

**Information to identify the case:**

Debtor 1	Stephanie Garramone	Social Security number or ITIN xxx-xx-8473
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ---- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 22-12732-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephanie Garramone

8/8/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Stephanie Garramone  
Debtor

Case No. 22-12732-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Aug 08, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2024:**

Recip ID	Recipient Name and Address
db	+ Stephanie Garramone, 12 Cranberry Rd., Manahawkin, NJ 08050-4911
r	+ Noah Ahmed, Homesmart First Advantage Realty, 3310 Long Beach Blvd., Long Beach Twp, NJ 08008-4133
519548225	Advanced Radiology Solutions, PO Box 6750, Portsmouth, NH 03802-6750
519548227	Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
519548230	+ Celantano, Stadtmauer & Walentowicz, 1035 US Highway 46, Clifton, NJ 07013-7481
519548235	Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
519548236	Hackensack University Medical Group, PO Box 95000-4535, Philadelphia, PA 19019
519548237	Horizon Blue Cross Blue Shield of NJ, PO Box 10192, Newark, NJ 07101-3120
519548239	JFK Medical Center, PO Box 18007, Newark, NJ 07191-8007
519548241	KML Law Group, 316 Haddon Ave Ste 406, Westmont, NJ 08108-1235
519548242	LVNV Funding/Capital One, Credit Control, LLC, 3300 Rider Trl S Ste 500, Earth City, MO 63045-1338
519548244	Meridian Laboratory Physicians, PO Box 60280, Charleston, SC 29419-0280
519548245	Meridian Medical Group, PO Box 416923, Boston, MA 02241-6923
519548246	Meridian Medical Group -FAC PRAC, PO Box 416768, Boston, MA 02241-6768
519548247	Meridian Medical Group Retail Clinic, Attn#19597M, PO Box 1400, Belfast, ME 04915
519548248	Michael Harrison, 3155 State Route 10 Ste 214, Denville, NJ 07834-3430
519548250	Monmouth Ocean Hospital, 4806 Megill Rd Ste 3, Neptune, NJ 07753-6926
519548251	New Jersey Natural Gas, 1415 Wyckoff Rd, Wall, NJ 07719
519548255	Riverview Medical Center, PO Box 650292, Dallas, TX 75265-0292
519548254	Riverview Medical Center, PO Box 34020, Newark, NJ 07189-0001
519548257	+ Rutgers Health- RWJMG, PO Box 829650, Philadelphia, PA 19182-9650
519548259	Southern Ocean County Medical Ctr, Trans-Continental Credit & Collection, 44 Broad Pkwy Ste 401, White Plains, NY 10601-3702
519548260	Southern Ocean Medical Center, PO Box 650292, Dallas, TX 75265-0292
519548269	Woodstock at Eagleswood HOA, 26 Beckers Cor, West Creek, NJ 08092-3229

TOTAL: 24

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 08 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 08 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519548228	+ Email/Text: bankruptcy@ctech-collects.com	Aug 08 2024 20:45:00	C.tech Collections, Inc., PO Box 402, Mount Sinai, NY 11766-0402
519548229	EDI: CAPITALONE.COM	Aug 09 2024 00:38:00	Capital One Bank, 15000 Capital One Dr, Richmond, VA 23238-1119
519548231	Email/Text: bankruptcy@certifiedcollection.com	Aug 08 2024 20:45:00	Certified Credit & Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750

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519548232	Email/Text: bankruptcy@certifiedcollection.com	Aug 08 2024 20:45:00	Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336
519548233	Email/Text: ebn@rwjbh.org	Aug 08 2024 20:46:00	Community Medical Center, Payment Processing, PO Box 29969, New York, NY 10087-9969
519548234	+ EDI: CBS7AVE	Aug 09 2024 00:38:00	Country Door/Swiss Colony, PO Box 2830, Monroe, WI 53566-8030
519561180	Email/Text: BNCnotices@dcmservices.com	Aug 08 2024 20:45:00	HOSPITALIST PHYSICIANS OF NJ, PA, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
519576770	Email/PDF: resurgentbknotifications@resurgent.com	Aug 08 2024 20:48:18	Hackensack, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519548238	^ MEBN	Aug 08 2024 20:43:01	Hospital Phys of New Jersey, c/o Healthcare Revenue Recovery Group, PO Box 5406, Cincinnati, OH 45273-0001
519632679	^ MEBN	Aug 08 2024 20:43:14	Hyundai Capital America DBA Kia Finance America, P.O. Box 20825, Fountain Valley, CA 92728-0825
519548240	Email/Text: EBNBKNOT@ford.com	Aug 08 2024 20:46:00	Kia Motors Finance, Attn: Bankruptcy, PO Box 20825, Fountain Valley, CA 92728-0825
519552322	Email/PDF: resurgentbknotifications@resurgent.com	Aug 08 2024 20:49:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519548243	Email/PDF: resurgentbknotifications@resurgent.com	Aug 08 2024 20:48:47	LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497
519548249	Email/Text: bankruptcydpt@mcmcg.com	Aug 08 2024 20:45:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
519548252	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
519582629	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519582621	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Qvc, POB 41067, Norfolk VA 23541
519988723	+ EDI: SYNC	Aug 09 2024 00:38:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
519548253	Email/Text: blindsay@transcontinentalcredit.com	Aug 08 2024 20:44:00	Riverview Medical Cente, c/o Trans-Continental Credit & Collectio, 200 E Post Rd Ste 130, White Plains, NY 10601-4959
519548256	Email/Text: RMCbankruptcy@hackensackmeridian.org	Aug 08 2024 20:46:00	Riverview Medical Center, c/o Meridian Health, PO Box 417140, Boston, MA 02241-7140
519548258	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 08 2024 20:46:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
519548261	EDI: SYNC	Aug 09 2024 00:38:00	Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
519549341	^ MEBN	Aug 08 2024 20:43:45	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519548263	Email/Text: blindsay@transcontinentalcredit.com	Aug 08 2024 20:44:00	Trans-Continental, PO Box 5055, White Plains, NY 10602-5055
519548264	Email/Text: blindsay@transcontinentalcredit.com	Aug 08 2024 20:44:00	Trans-Continental Credit & Collection, PO Box 5055, White Plains, NY 10602-5055
519548262	EDI: Q3GTBI	Aug 09 2024 00:38:00	The Bureaus/Capital One, 1717 Central St, Evanston, IL 60201-1507
519548265	+ Email/Text: bankruptcydepartment@tsico.com		

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519548267	Email/Text: bankruptcydepartment@tsico.com	Aug 08 2024 20:46:00	Transworld Systems, 500 Virginia Dr Ste 514, Fort Washington, PA 19034-2733
519548266	Email/Text: bankruptcydepartment@tsico.com	Aug 08 2024 20:46:00	Transworld Systems, PO Box 15273, Wilmington, DE 19850-5273
519631474	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 08 2024 20:46:00	Transworld Systems, PO Box 15618, Wilmington, DE 19850-5618
519548268	Email/Text: bankruptcy.accounts@wakeassoc.com	Aug 08 2024 20:44:00	U.S. Bank N.A., successor trustee, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
			Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519548226	##	Alert Ambulance, PO Box 192, Brick, NJ 08723-0192

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A. successor trustee to Bank of America, N.A., successor to LaSalle Bank, N.A., as trustee, on behalf of the holders of the Washington Mutual Mortgage Pass-Through Certificates, WMALT Ser dcarlon@kmillawgroup.com, bkgroup@kmillawgroup.com
Marc C Capone	on behalf of Debtor Stephanie Garramone ecf@gbclawgroup.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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